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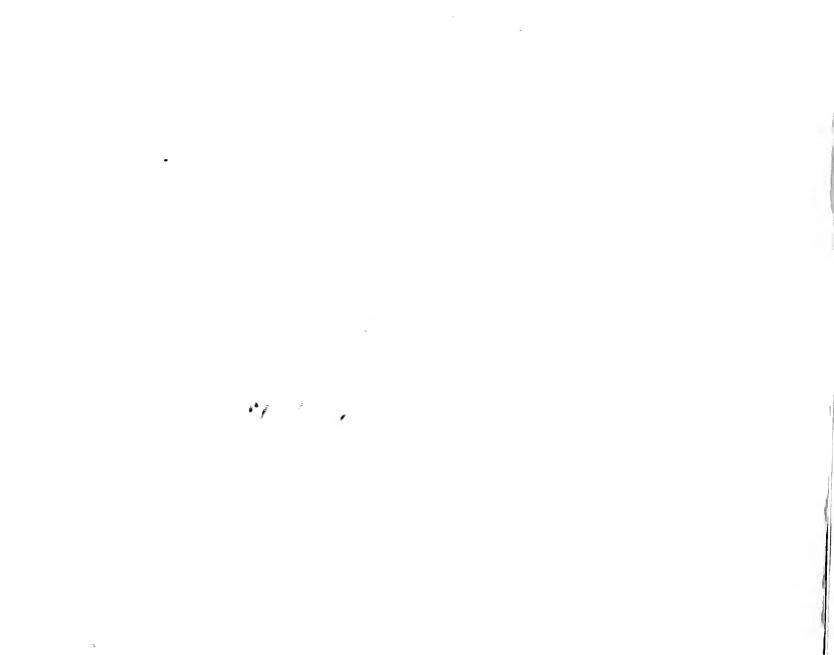
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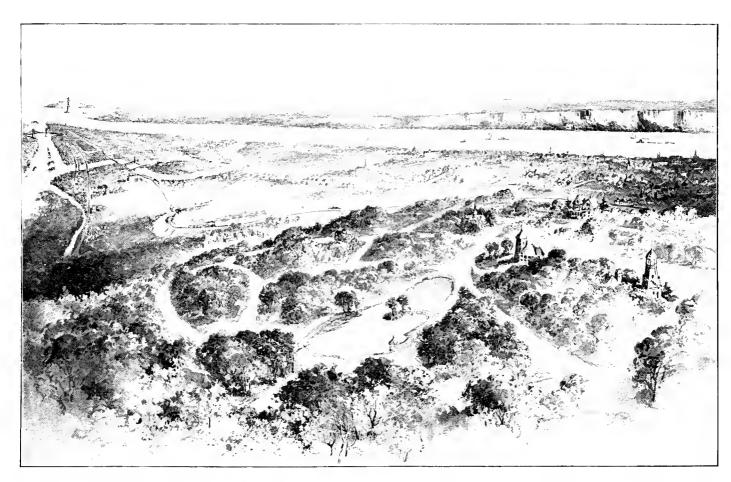
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ANTERSTATES OF AMERICA.



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BIRD'S EYE VIEW OF PARK HILL OVERLOOKING VAN COURTLAND PARK. N. Y. HARBOR IN THE DISTANCE.

Drink deep the woodland air, the Elysian blue.

Of mountain, shore, and sea,

"Forthow thine was on this surpresent view

For days that are to be "



NEW YORK & NORTHERN R. R. STATION AT PARK HILL.

Park Hill.



HEVING that the conditions of living in New York, demanded and would justify the creating in its vicinity one of the handsomest city suburbs on the continent, the officers of the American Investment. Union visited every portion of country adjacent to the great American Metropolis, for the purpose of locating such an enterprise. After carefully consideting the advantages and

disadvantages of location, access, and environment, they secured by a series of purchases, during the past three years, the valuable group of properties known as Park Hall at Yonkers on the Hadson.

New York City with its enormous annual expansion has hitherto had no systematic development of suburban communities such as have been created at Bryn Mawr, Devon, Wayne, and St. Davids on the Pennsylvinia Rail Road outside of Philadelphia, or like the Newtons and Brookline on the edge of Boston, so that the construction of a compact

community in the heart of the country for all the year residence, with fully equipped city advantages, was here a practically unoccupied field

It is a fact which cannot be successfully contridicted, that the growth of New York northward has been at the rate of a mile a year during the past six years, and while on the cast side of the city this growth has been largely tenement indimainfacturing, on its west side, paralleling the Hadson, and towards Yorkets, the progress of building can best be described as "palatral." On the upper west side lots have already reached fabilious prices, and even now only people of the amplest means can hope to live there.

Park Hill, easier of access to-day than any other place in the vicinity of New York offering e-pal advantages, is directly in the pathway of this great west side development. From its commanding position, three hundred feet above tides, it overlooks the northern part of the city itself, while by the fast express trains it is but thirty minutes from its theatres and places of annuscment, and only three quarters of an hour from New York's extreme southern limit, Battery Park. It is easily reached from the entire line of the Manhattan elevated system on the west side, and sixty-three trains a day stop at Park Hill station on the premises. Stop sixty-three trains a day to and from New York anywhere, on



YONKERS AND THE PALISADES LOOKING NORTH ON PARK HILL AVENUE.



RESIDENCE IN WEST PARK.



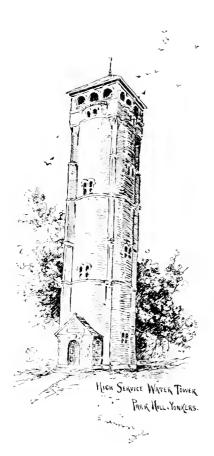
Balcony, Alta Vista,

the Jersey meadows even, and in spite of mosquito pests and malaria, a city will spring up as if by magic where such facilities are offered. What then may we not be led to expect on the borders of the metropolis itself, adjoining a highly refined community of 35,000 people such as the city of Yonkers contains, amid scenic surroundings which of their kind are not only unsurpassed in New York but anywhere in America.

Park Hill offers now—not next year or ten years hence, when it shall have grown up with the country, but to-dayall the advantages of a city home with the amplitude of country surroundings. Through the heart of it connecting Getty Square in the centre of Yonkers with Van Courtland Park in New York City, passes one of the handsomest avenues of the City of Yonkers, constructed at a cost of \$52,000. Water, gas, and sewer pipes are already in it, placed there by an expenditure of \$25,000 more. It is covered with a magnificent growth of old forest trees: through it parkways have been built and villa plots defined; on it "The Aerie" and "Alta Vista" are examples of the beautiful homes that have been and are being erected, and which give promise of the exceptionally high class of architecture which will adorn it. Landscape gardeners and sanitary engineers have plotted and planned it with reference to beauty and health, and everything the ripest professional skill could bestow has been called to aid in making it attractive, agreeable and inviting to the class of people for



PARK HILL AVENUE, ENTRANCE TO EAST PARK



whose residence it is designed. Park Hill has an environment which alone would make it popular did it not adjoin the City of New York. Its western front commands the noble sweep of the Hudson River and the noble wall of the Palisades through their entire length from Hook Mountain beyond the Tappan Zee to Weehawken on the Jersey Heights. On the south and overlooked by it is Van Courtland Park, the last and greatest concession New York City has made to the demand for breathing space which its million and three-quarters of people are crying for with an emphasis scarcely less pronounced than the mutterings of the mob which a short time ago demanded bread in the streets of Berlin. Eastward is Long Island Sound, dotted with the traffic of the seas, while behind it are the historic hills of Westchester of which Irving wrote so lovingly and picturesquely. At its feet the City of Yonkers.

Park Hill is a part of the only large city north of and near New York itself, and as such gives its occupants city advantages. Yonkers, as before stated, has 35,000 people. It has health, police, water and fire departments; fine hospitals and churches; unexcelled public schools, social clubs, yachting, rowing, canoeing, tennis, and athletic clubs. It has just voted \$300,000 for increased water facilities besides the \$75,000 expended for the same purpose in the erection of a high water tower on Park Hill during the past year. A complete system of electric transportation of the most approved scientific pattern is now being provided which will cover the



THE LAKE (in Summer), East Park.

entire city and extend as far as New Rochelle and Glen Island on the Sound, which system it is promised shall be extended over Park Hill and into Van Courtland Park as soon as the company can complete its arrangements. In getting to Park Hill you have no ferries with their aggravating detensions by fog and storm and ice. You cross no great bridge with its hurrying, jostling, surging crowds, packed like sandwiches in narrow cars morning and night. You pass through no dreary tunnels, stifling with smoke and smells. Drawbridges do not stand open for an hour at a time for tows of canal boats, while your business engagements in the great city go by default. Park Hill is reached by the Manhattan Elevated Rail Road and its legitimate extension, the New Vork and Northern Rail Road, after a delightful ride over the handsomest part of New York City, along the historic and picturesque banks of the Harlem, and through the heart of Van Courtland Park. Palatial houses to the banks of the Harlem, and beyond, flowing waters, fresh fields and green trees greet the eye on the entire route.

Reader, we have now taken you into our confidence as to the reasons which determined us in making this investment. The same and other reasons which we will briefly outline must influence you, if they are rational and sound.

In spite of the repeatedly asserted statements that out of the nearly two millions of people who inhabit New York, only 13,000 own their own homes, we believe that somehow or other the ambition of every honest married man is to have a home of his own if he can command one. We know it is his wife's ambition. We further believe that every man ought rather be willing to buy a cottage than hire a palace, especially if that palace is a high priced New York flat. In his cottage he can at least hang upon his own walls the glorious old invocation "God bless our home," under which all of us have prayed at our mother's knees; but who ever heard of anyone tacking up such a ridiculous legend as "God bless our flat"?

Having made up your mind then to emancipate your family from the bondage of "flat life," from its high rents, its utter lack of privacy, its bed rooms often without sunlight, and always ventilated with air that is first polluted by the smells of the streets, and to seek a home in the country where you will have plenty of bright sunlight, abundance of bracing air, pure water, fragrant woods, picturesque surroundings, desirable neighbors, play-grounds for your children, which can be reached by a trip exhibitanting instead of fatiguing, if, when you have come to this conclusion you do not care to become a pioneer in a new locality, and thus in a manner condemn yourself and family to social exile, you will naturally turn to that suburb of New York City which will epitomize in the most complete manner together with your own wants not only the modern ideas of airiness and roominess, but of the centralization of the community as a social and economical unit.

The newest thought, and one which is obtaining much

RESTURNO IN EAST PARK.



A PARK HILL STUDIO.

favor at this time, is the maintaining of a certain area as private park in which all the occupants shall have an equal interest in the roads, play-grounds, public buildings and general conveniences, the same to be kept up by the Park Association perpetually, or by the original grantor of the land for a certain number of years as is done at the Beaconsfield Terraces near Boston. To meet this idea partially the American Investment Union has divided its properties into two parts by their location on either side of Park Hill Avenue, which are known respectively as the East and West Parks. In the East Park is the lake, the children's playground. Here will be erected the gymnasium with its bowling alley and billiard rooms. Also here is now being constructed the club stable, where all present and future house owners can be accommodated and guaranteed that their horses will have as good care and attention as if in their own private stables. Here too will be erected as soon as practicable a central steam heating plant like that at Wayne, near Philadelphia, and at the Beaconsfield Terraces, from which steam pipes will be carried underground and steam heat delivered by indirect radiation to any available point on the premises. The club stable and the steam heating departments will be connected by a system of electric bells with the various houses.

In the East Park convenient fields have been laid out and dedicated to lawn tennis, and an archery range, for the ladies' archery club, which has already a year's existence.



Cos. Corsies Park Hill.

Here other grounds will likewise from time to time be set apart for athletic and field sports as the growing demands of the new community shall require them.

It must be obvious to anyone that such a scheme for the creation of a highly desirable neighborhood as has been here outlined and is now being carried into practical effect on Park Hill, can only become possible where a considerable area of land is laid out and maintained under one direction and control and a single purpose is kept steadily in view. Of course the American Investment Union with its 1200 lots does not propose to create a Tuxedo which has many times as many acres, where only millionaire princes can afford to live, but it does propose in a limited sense to extend to its patrons all the community advantages of this more pretentious neighborhood, and to do so at the very doors of New York City, where the well-to-do middle class can find healthful and beautiful homes which can be maintained at a moderate expense because wants of every kind have been anticipated by a general supervision and are furnished at a common cost, and the means of general enjoyment are maintained and furnished free of cost, or at a trifling expense per capita.

It is neither freak, fancy, nor philanthropy that has dictated the policy of the American Investment Union in thus guaranteeing community advantages to those who will purchase and build on its property, but hard, sound, business sense, backed by an experience of what is absolutely essen-

tial to bring the best results to people who are seeking the greatest degree of comfort with the least possible expenditure of money.

Three years have already been spent in acquiring and preparing these properties for occupancy. The improvements now made are of a most substantial and enduring character. Not a foot of this property will be offered for sale on speculation, but to persons who agree to become actual builders of homes, and under conditions which will assure a first class community in every particular.

There will be no onerous restrictions imposed, only simple, wholesome, neighborly regulations, such as every reasonable man would be glad to make to protect his immediate locality from nuisances and contamination, and exactly such restrictions as future owners would arrange if they could get together and vote to prevent the deterioration of the neighborhood.

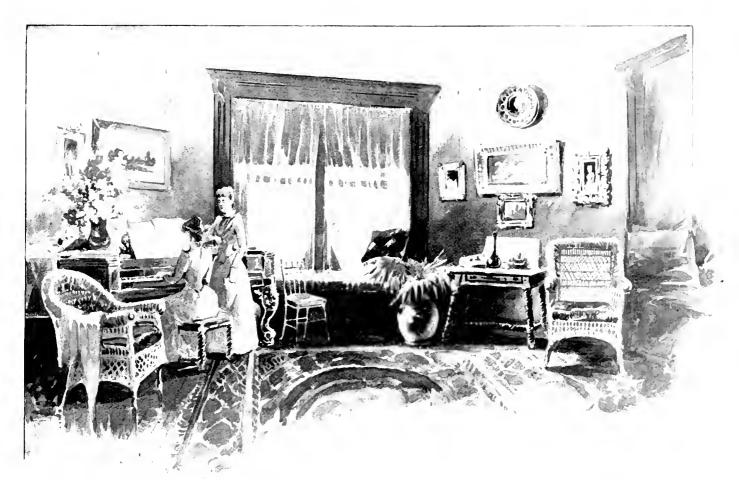
Suburban development of the kind here outlined while not new in this country, has been fully tested in Europe and successfully carried out, at much longer distances from the great metropolitan centres. Think of an Englishman going home fifty miles from London every evening for his dinner, and you have a not infrequent occurrence. While the Pennsylvania Rail Road by the extraordinary facilities it accorded on its main line beyond Philadelphia extended the city along its tracks by a dozen miles of charming villas largely owned by their own occupants, it has been truth-



A Part High London



ENTRANCE TO THE WEST PARK FROM PARK HILL AVENUE.



А Ракк Инд. Помь.

fully said of New York "that there is no hope so hopeless as the hope of a home within New York to three-fourths of her people." Or as Henry George puts it, "ninety per cent, of the people of New York are paying tribute for the privilege of shelter to the other ten per cent."

The American Investment Union offers a solution to these perplexing situations, besides by its yearly expenditures in new developments and improvements it gives you the comfortable assurance that your property can never become worth less than you paid for it; but that here in the pathway of New York's greatest present and future progress it is more than likely within your lifetime to reach the Harlem figures of to-day.

Few people ever take the trouble to think that in New York City, between Park Hill and the Harlem River, locked up in the embrace of two corporations, lie 2000 acres which can never be built upon. Van Courtland Park and Woodlawn Cemetery. Again the most difficult and expensive portion of the waterway designed by the Government to connect the Hudson River with Long Island Sound and open up the great east side traffic being already completed, the next few years will witness a revolution in commercial facilities which will rebuild Kings Bridge on the lines of the avenues and cross streets of the City of New York. After that the next lap of the wave of population which for fifty years has moved northward along the banks of the Hudson with the steadiness of an incoming tide from the ocean, will be the south-

ern portion of Yonkers, Park Hill. Vonkers itself has grown seventy per cent, in the last decade, which for a village might mean little, but in a city of 35,000 people is prophetic.

The third track of the Manhattan Elevated Road which has just been completed from One Hundred and Fifty-fifth to Fifty-ninth streets, is particularly designed to meet this great suburban development on the west side, and will hereafter be used almost exclusively for the fast express trains which put these suburbs so easily and quickly in touch with the beating heart of the big city.

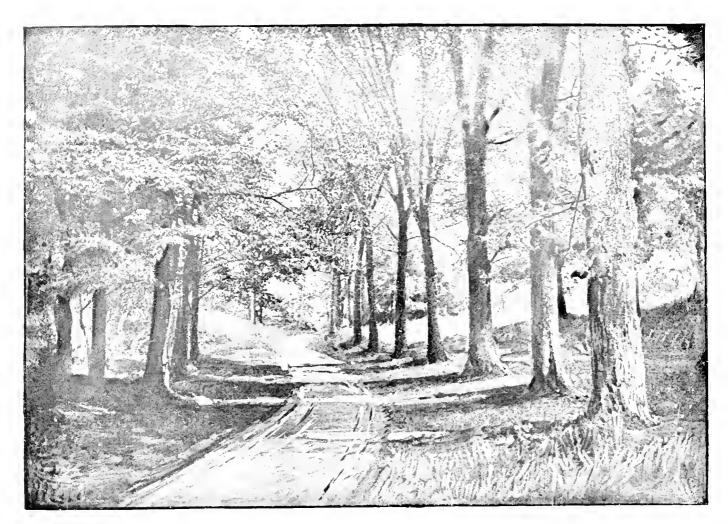
Therefore we speak advisedly when we say property purchased at Park Hill, at present prices, gives its owner the comfortable assurance that it can never grow less in value.



PARK HILL CHAPEL.



ALTA AVENUE, YONKERS AND THE PALISADES, WEST PARK.



Undercliff Street, West Park (Summer).



MAPLE ROAD, EAST PARK (Winter).

To the believer in the destiny of New York City the history of the past fifty years has shown that very few ever lost anything by anticipating its progress on its north and south

lines. The chief fault has been in not looking far enough ahead in the only direction where development must be unimpeded because natural causes have so decreed.

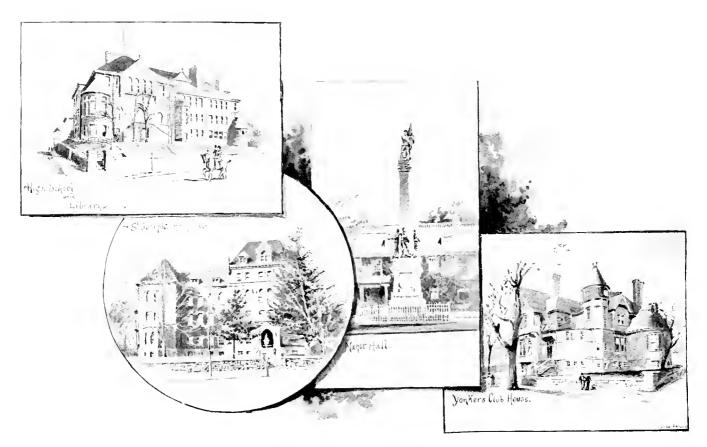




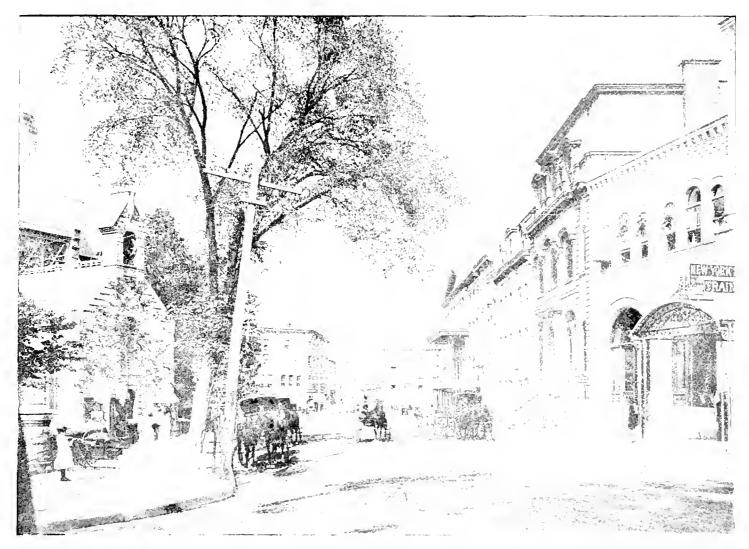


THE BANGE PILLAS.
THE CRESCHNT"

PARK HILL

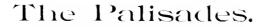


Public Buildings, Yonkers.



St. John - Chi ren

CLITTY SQUART VONKLES





CITY of Yonkers is rightly called "Queen City of the Hudson," but amid all the beauty of environment its crowning glory is the Palisades. All its wealth of revolutionary history; its pride in the great men whom it nourished and whose homes have, for a century, crowded the banks of the stately river within its

borders can create no interest in itself comparable with the mute legacy of a bygone age, which has invested this entire region with a picturesqueness beyond the power of history, crumbling ruin, or ancient legend to bestow.

These dark, beetling crags must ever form the most impressive feature of the Hudson River as they hang in rugged, sombre beauty over its western bank, changing their moods with every quality of sunlight or shadow, with every caprice of season or temperature. Who that has gazed upon them from the deck of a river steamer, or the commanding heights of the Westchester hills opposite, has not felt the sublime impression inspired nowhere else on the continent

save perhaps in the gorges of the Rocky Mountains or under the trap cliffs of the Columbia River in far-away Oregon.

People ransack America and Europe to find what they are pleased to call a romantic spot. Yet here at the doors of New York are natural beauties worth a journey across a continent of land or an ocean of water to behold,

If this country had felt the influence of feudalism, some Sir Walter Scott would have made the stately Lords of the Castle dwell on these crags. If it had been bathed in the warm fancies of legendary lore like the Rhine Valley, under the feet of these cliffs would have sported the mysterious maidens of "the Nibelungen," in whose custody was held the famed "Rhinegold." Or on their summits would have been enshrined some happy allegory, such as the noble figure representing Germania, which the Teuton planted on the Neiderwald of the Rhine when he wished to commemorate and emphasize the splendid unity of his empire. Thus fame would have assisted fancy and the Palisades would be renowned for past glories, as well as present purposes, instead of being condemned to father the pair of musty old legends about Hendrick Hudson and Captain Kidd. What are Staffa's Rocks and Fingal's Cave, and even Arthur's seat in Scotland, but other palisades among a poetic and appreciative people?



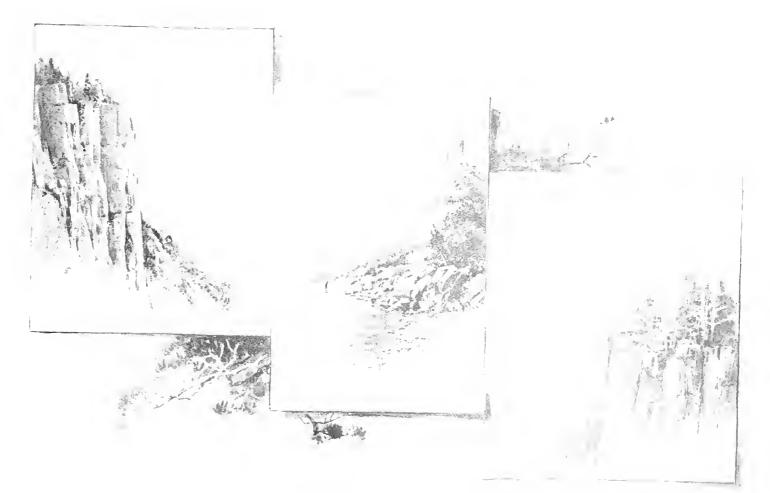
THE PALISADLS OF THE HUSON



On a summer's day from any point on Park Hill, to a lover of the picturesque in nature, these titanic forms speak a varied language. They tell to such an one the geological story, how ages and ages ago the earth, a stony pavement, heaved and cracked, and out of the opening fissures rent asunder by a giant hand there issued, from a thousand fathoms of the abyss to a thousand fathoms into the sky, the lightnings through whose aid these molten foundations were cast between the walls of sedimentary rock; how after the paroxysms of convulsion had ceased they cooled through vastly extended periods; how the denuding agencies of the air and water took their share of the work through the slow process of the ages; how finally the iceberg and the glacier ground off and polished the stupendous pile, making it ready to be clothed with verdure and fitted for the habitation of man.

Lay over these Palisades the delicious warmth of an early summer atmosphere and you will see beneath you the great river artery throbbing with trade, sluggish tows, smart steamers, saucy yachts, all outlined against the base of towering battlements of rock. Now a sea gull, swinging in majestic circles, will streak with white wings the chocolate-brown background, or a group of straggling clouds for a moment deepen it into a more sombre patchwork. Then there will be a wonderful shifting of light and shadow as the sun climbs higher and





Grivesia of the Pausades from Park Hill

higher, shooting his rays deep into the crevices and fissures of the columnar precipices, turning out the shadows that brooded there and turning in a flood of compromise tints, sepias, grays, warm siennas, until, like the skilful painter that he is, he has made the wonders of the earth and air attend his passage over the face of these gashed and broken crags.

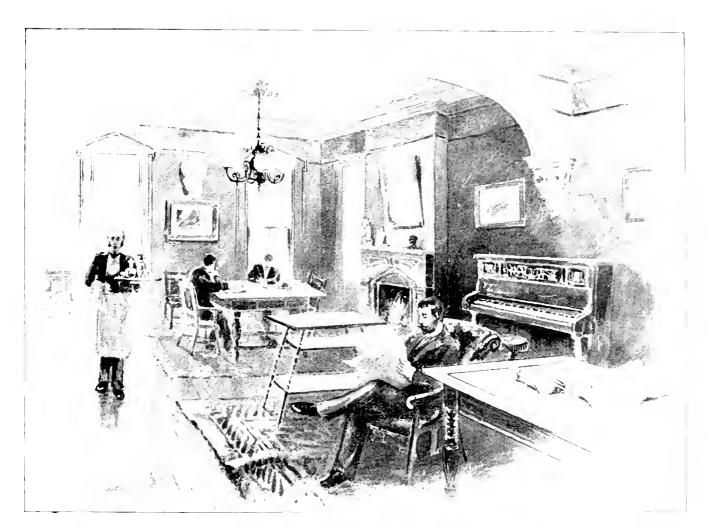
Follow the sun from the same spot on a winter's day and you have an added splendor. These rocky pinnacles glisten and gleam like the bayonets of an army of giants on guard, while the dark curtain of evergreens clinging to their feet or climbing here and there their furrowed sides seem so many ramparts behind which they keep their solemn, stately watch over the flowing river. Now their stony folds part and disclose some beautiful cascade or some sunless cavern to your wandering gaze. At morning's dawn they redden and strengthen in the undulating light. At evening's glow they tarnish and fade into weird and spectral shapes. Tranquil in calm and troubled in tempest, these mysterious pillared giants are as moody as man and as fickle as fate.

Sometimes in the clear crisp of an early autumnal day they seem to grow friendly and familiar, to come towards you and dwarf the river in its bed, and you feel like reaching out a hand to pat their shaggy sides. Again, when the horizon is diffused with vapor, or in the lengthening shadows of the evening, they draw back and grow far away and the river flows between you and them of interminable width.

An abrupt wall of rock rising bold and bare by a river side from three to five hundred feet in the air, and skirting its banks majestically for twenty miles will be an imposing sight wherever it may happen to exist and whatever its accompaniments, be it the wall of a solitary canon in the Rockies or the Andes, or the vestibule of the waterway of the greatest city on the continent.

Geologically speaking, the basaltic trap rocks of the Palisades have been classified among the wonders of the world. It has been said "only three other places equal them in importance, but each of the four is different from the others, so that the Palisades of the Hudson may be said to be unique."





INTERIOR, CITY CLUB, YONKERS

Outdoors at Park Hill.



HE City of Yonkers has always been famous for its outdoor sports and club life. No place in the United States of its size can boast of such an array of what someone has been pleased facetiously to style "outdoor fiends." Here are the names of a score of organizations, some of which have a national reputation, and there are others beside. Yonkers Corinthian Boat Club, Palisade Boat Club.

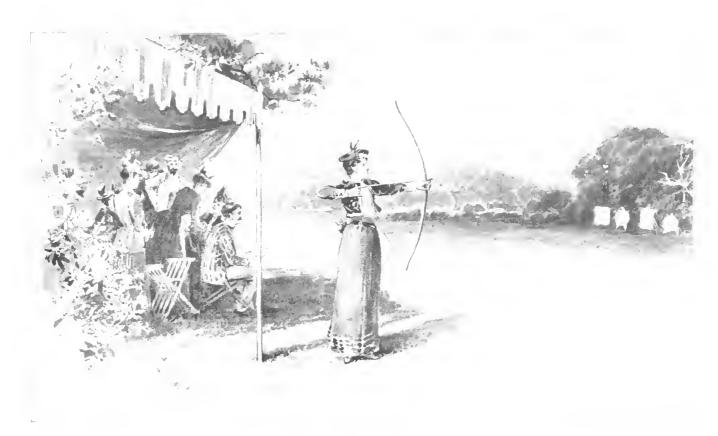
Vonkers Vacht Club, Yonkers Canoe Club, Viking Boat Club, Park Hill Outdoor Club, Yonkers Riding Club, Yonkers Curling Club (Park Hill), Park Hill Tennis Club, Palisade Tennis Club, Park Hill Archery Association, Yonkers Bicycle Club, Yonkers Photograph Club, Yonkers Athletic Club, Yonkers Rifle Club, Terrace City Quoiting Club, Terrace City Rod and Gun Club, Oak Hill Base Ball Club, Gaelic Athletic Society, Young Men's Christain Association Athletic Club.

In this field Yonkers has simply been ahead of the awakening spirit of our American life. From pulpit and plat-

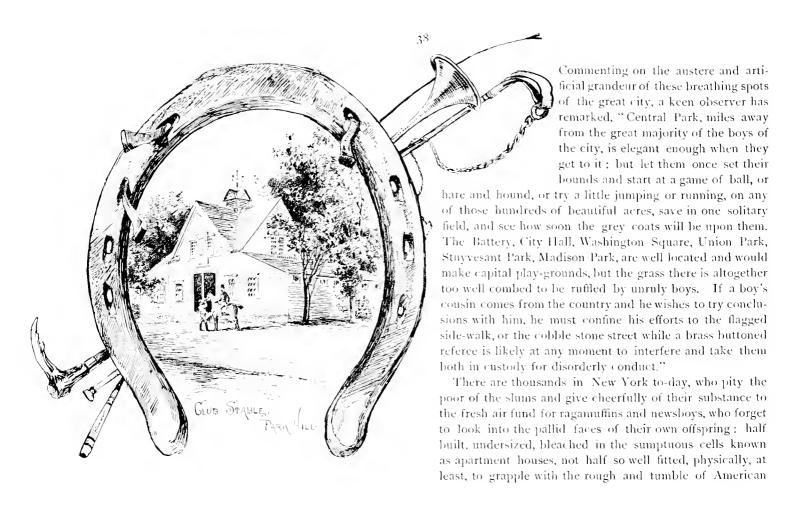
form and lecture desk and printed column there is a growing commendation of outdoor life for American youth. But while the current of this teaching is becoming stronger year by year, the necessities of civilization in our largest cities are constantly narrowing, "the play-ground," where alone this condition is possible, until to-day in New York "the fresh air fund" is the single hope for a genuine romp in

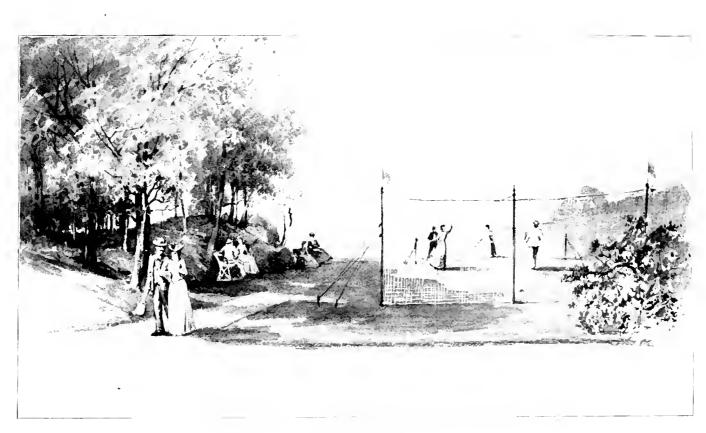
the country for the poorer classes, and the brief outing of a sultry summer vacation for the well-todo middle class. Of course there are "the parks" with their neatly shaven lawns, sentinelled at every turn by a uniformed policeman, or guarded on their trim borders by the monotonous legend, so cheerful to boys, of "keep off the grass."



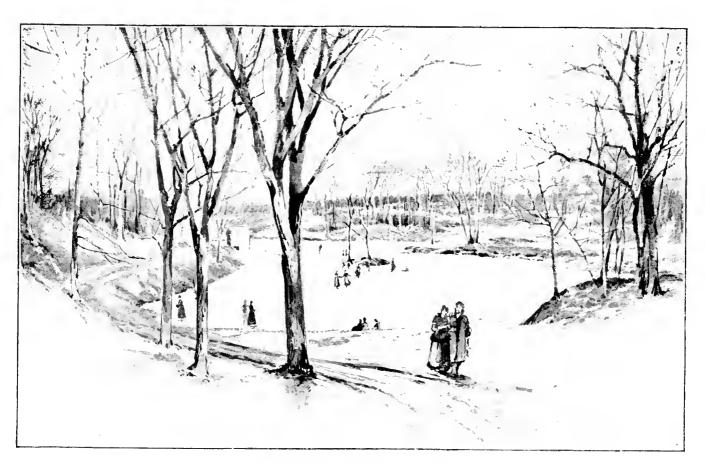


ARCHERY AT PARK HILL





LAWS TENNIS AT PARK HILL.



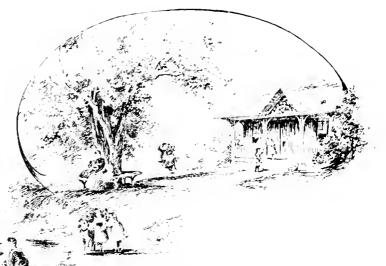
THE LAKE, EAST PARK (Winter).

life, as the street inchins whom their bounty gives a day off in the fields or at the sea shore.

But narrow quarters, poor air, insufficient simlight, do not visit the iniquities of flat life on the children only of New York. Who does not count among his acquaintances men whose wan faces, women whose dragged and tired looks, tell a tale of worn out nerves in broken bodies, waiting for the summer to flee for their lives, where? the women and children to some cooped-up room in a sea side hotel for a month or two "to build up," while the man swelters on at his desk, running down over Sunday on tedious and crowded trains, coming back on Monday, more tired than when he left And when the glorious autumn comes and the vigor of a genuine tonic is felt on hill and field they are

cooped up for another nine months and the dreary round of flat life begins anew. To all such we say come to Park Hill on the Hudson, where with city comforts you can enjoy all the year 'round country advantages. The

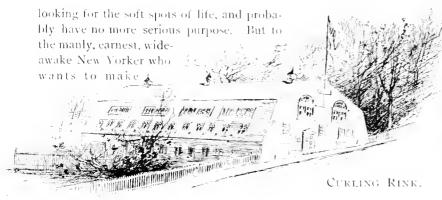
ride takes but a few minutes longer than the trip to Harlem. To yourself it will act as a daily tonic; to your children who welcome the breath of fresh air they catch in the area way, on the door stoop, or hanging out the window of the tenement flat it will be a revelation in health and vigor of muscle and mind. Country life secures privacy and independence. It is the ideal way of living and will bring an added zest to your days that no windfall of the stock markets or business



CHILDREN'S PLAY GROUND, EAST PARK

success on the exchange can approach. A our own life will become attractive by the variety each day will afford and your usefulness will be redoubled.

To those persons who are willing to deprive themselves of the glorious ozone of our northern bills and prepare for the serious draughts of summer by anticipating that season among the malarial swamps of Florida, we have nothing to say. Such people are a law unto themselves. They are



every blow given in the battle of life count, who wants to see his family grow up about him full of that "fire on the nerve" which burns fiercest and lasts longest where a healthy mind inhabits a vigorous body, to such an one we say get out-of-doors, get to the country.

Park Hill is not a sanitarium, it is only a glorious country spot of the same piece out of which New York City carved Van Courtland Park, and, overhanging it

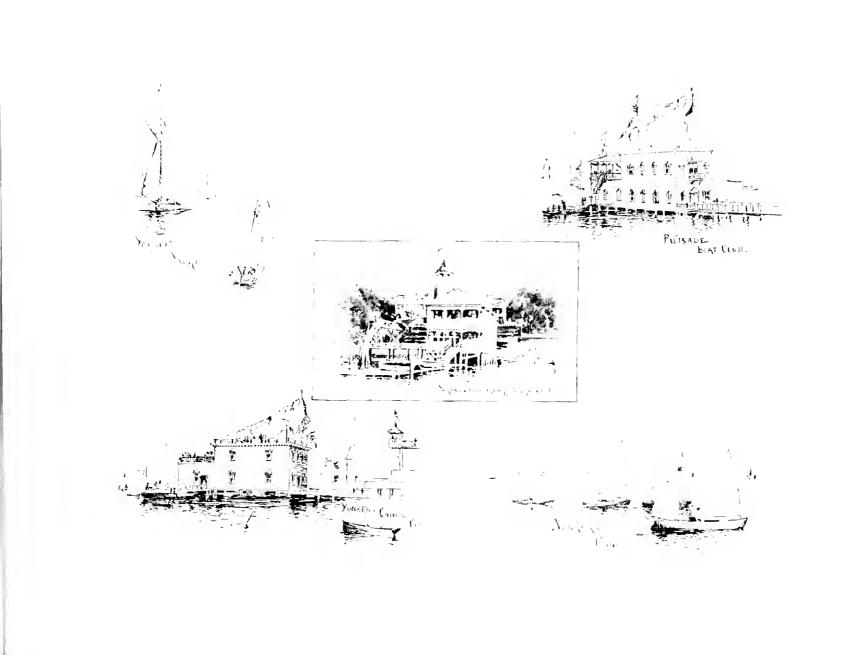
on the north, it is nearer New York City than any equal breathing space in its entire environment and more accessible.

The officers of the American Investment . Union in locating this valuable property have been particularly solicitous of encouraging open air sports. There will be attractive areas laid out so as permanently to insure unmolested elbow-room, where in summer boys can fly their kites and balloons, rig and sail their yachts and schooners, snare birds in the hills, hunt the copses and tangles with arrow and blow-gun; where in winter they can skate without danger on the shallow lake, coast on the hillsides or fortify them with snow forts; where they can set their jack lights all the year 'round without being chased by a policeman. The girls can use the tennis courts, enjoy the witchery of archery, skate on the lake with their brothers,

gather wild flowers on the knolls or stroll through the 1000 acres of Van Courtland Park nearby, with their attendants, or in Park parties as they chose. For both boys and girls there will be provided as a rainy day place of amusement a building in which to practice light gymnastics, which will be open at all seasonable hours and in charge of "the care taker" of the premises.



YONKERS CURLING CLUB, PARK HILL.



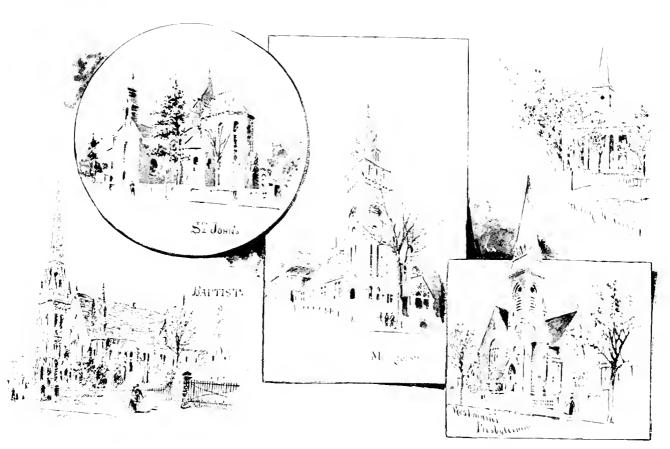
In England it is no uncommon thing to see a woman row from Putney to Mortlake on the Thames, and during a Holland winter long distance skating is an every-day occur-

rence among ladies, singly, and in parties. But these vigorous English and rosy lipped Dutch women could never have been graduated from a New York flat or spent their youth in the stifling air of an apartment house.

Physical, intellectual, and financial reasons urge everyone except, perhaps, the very rich who can come and go when and where they like, to seek the ampler sur-

roundings which country life affords, provided it can be done without a sacrifice of present opportunity. We believe Park Hill, Vonkers on the Hudson, will fulfill every require-

ment for an all the year 'round summer and winter home at the doors of New York City and amid her most majestic belongings. Here, at home, you have a taste of the charms of the Catskills or the Adirondacks, and three-quarters of an hour later you may be sitting before the footlights listening to personations of a Bernhardt or the rapturons music of a Damrosch concert in America's social capital.



SOME YONKERS CHURCHES

conclusion, New York must grow with the growth and keep pace with the development of this matchless country.

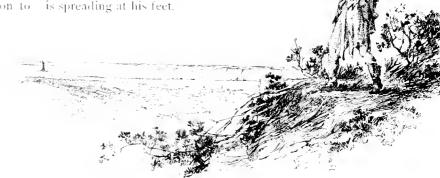
December 4, 1891, The New York Herald said editorially "New York's growth surpasses the dream of the enthusiast, but it can only grow in one direction. The centre of population is steadily and rapidly moving toward the Harlem River"

Within a radius of fifteen miles of City Hall there is already a population of more than 3,000,000 of people. A city to which a continent of such abundant

wealth and resources contributes cannot stop short of becoming the world's capital. And it is no exaggeration to say that the end of the present century will witness this consummation. Tens of thousands of laborers working through the inexhaustible power of the steam drill leveling the hills, piercing the rocks, bridging the rivers, constitute the peaceful army of occupation which is pushing this magnificent result to a speedy issue. Park Hill is no longer an advanced post on the line of this triumphant march. The apathy and indifference that has heretofore prevailed north of the Harlem has given place to the keenest appreciation of the new conditions, and even Rip Van Winkle, disturbed

from his long repose in Westchester County, shades his dazed eyes, as, looking out from his solitude, he beholds the imperial city that is spreading at his feet.

Note.—We desire to acknowledge indebtedness to Mr. C. E. Cookman for the sketches, and to members of the Vonkers Photographic Club for the photographs reproduced here.



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New York and Northern Railway,

Operated in Connection with Manhattan Elevated Roads.

YONKERS RAPID TRANSIT TRAINS.

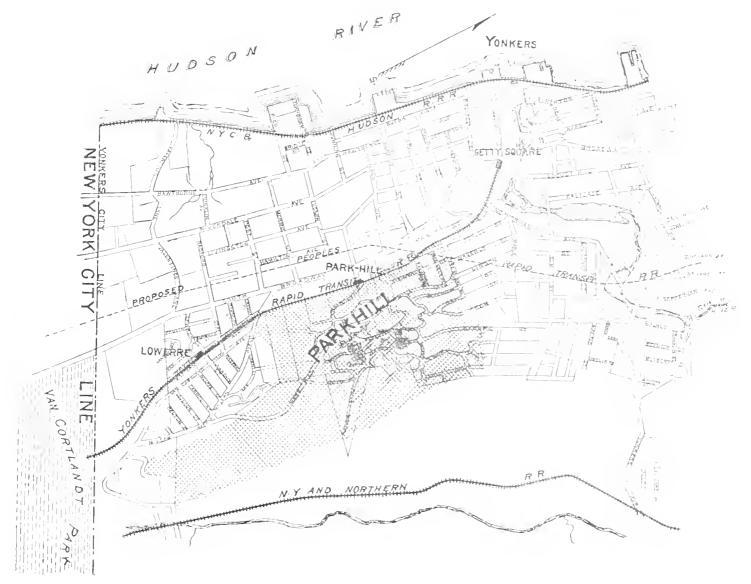
DAILY WEEK DAY SERVICE.

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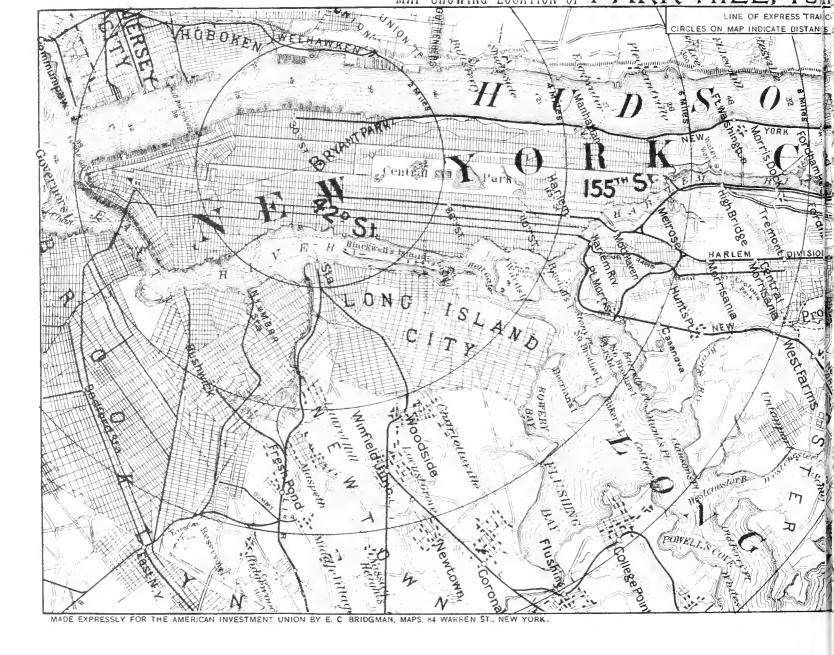
Maltese cross # fast express trains.

DAILY WEEK DAY SERVICE.

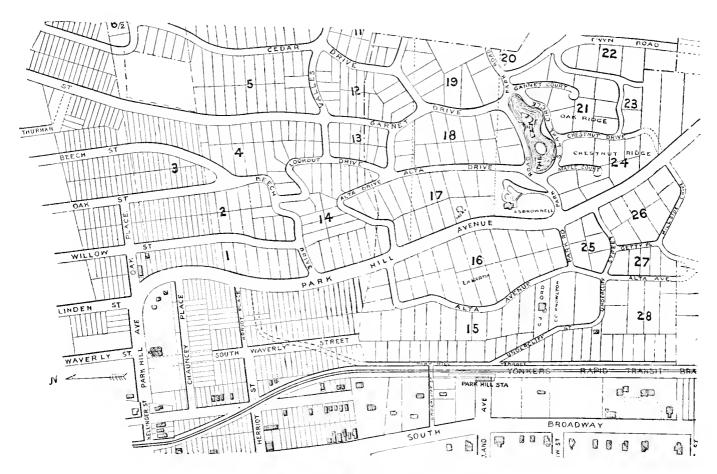
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PARK HILL, FROM N. Y. CITY LINE



18 Glenwood MEMILE SUGION Yonkers Exerry Lopps Chauncel Elmsford DUNNI Sta . Nepperhan + gunkagodie W Mt. Vermont CENTRA ANIC william Spridge The state of the Bronxville Moodlawy Dlumille Mt.Vernon TAKE STORY A archmont Mamaroneck



PARK HILL, FROM BROADWAY, YONKERS.

AMERICAN INVESTMENT UNION,

Stewart Building, New York City.

A NEW BUSINESS. - REAL ESTATE SHARES.

From the New YORK Sen, February 1992

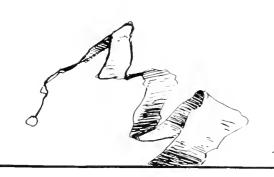
A practical plan or combination to purchase and improve real estate now in successful operation was introduced by the American Investment Union of this city. Instead of buying single lots you can buy shares of this Company, which buys centrally located real estate in large tracts at lowest prices. The shares can be paid for by installments during a term of years. You are guaranteed to per cent. interest, and also a provata share of the additional profits, which have averaged 12 per cent, annually for the last four years. The Company makes all improvements and does everything necessary to sell or rent the property and to increase its value. All taxes, assessments for water, sewers, gas, and other improvements are attended to by it.

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